

## UNITED STATES BANKRUPTCY COURT District of Minnesota

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/2/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.  
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

BRETT D GOODSEN  
106 HIGHVIEW LN  
BUFFALO, MN 55313

Case Number: 14-44023 - KHS	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-1608
Attorney for Debtor(s) (name and address): Robert J. Hoglund Hoglund, Chwialkowski & Mrozik, PLLC 1781 West County Road B P.O. Box 130938 Roseville, MN 55113 Telephone number: 651-628-9929	Bankruptcy Trustee (name and address): J. Richard Sterner Sterner Law Firm PLLC 202 N First St Ste 200 P O Box 445 Montevideo, MN 56265 Telephone number: 320-321-1288

**Meeting of Creditors**

Date: November 12, 2014

Time: 11:00 AM

Location: Stearns History Museum, 235 S 33rd Ave, St Cloud, MN 56301

**Presumption of Abuse under 11 U.S.C. § 707(b)** (*See "Presumption of Abuse" on reverse side.*)

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 1/12/15**

**Certificate of Completion of Financial Management Course due: 1/12/15**

Credit Counseling and Debtor Education Information can be found at <http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm>

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available for a fee through Pacer (<http://pacer.psc.uscourts.gov>) or at the Clerk's Office, 301 United States Courthouse, 300 South 4th Street, Minneapolis, MN 55415.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.****Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Bankruptcy Clerk's Office ( Monday – Friday: 8:00am – 5:00pm )**  
301 U.S. Courthouse  
300 South Fourth Street  
Minneapolis, MN 55415  
Telephone number: (612)-664-5200  
Web address: [www.mnbc.uscourts.gov](http://www.mnbc.uscourts.gov)

**For the Court:**

Clerk of the Bankruptcy Court:  
Lori Vosejpkka  
Date: 10/3/14

## EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>Refer to Other Side for Important Deadlines and Notices</b>	

In re:  
BRETT D GOODSEN  
Debtor

Case No. 14-44023-KHS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0864-4

User: grace  
Form ID: b9a

Page 1 of 2  
Total Noticed: 28

Date Rcvd: Oct 03, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2014.

db +BRETT D GOODSEN, 106 HIGHVIEW LN, BUFFALO, MN 55313-1296  
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
60849963 ALLINA HEALTH, PO BOX 77008, MINNEAPOLIS MN 55480-7708  
60849964 +AMY GOODSEN, 106 HIGHVIEW LANE, BUFFALO MN 55313-1296  
60849966 ASSET RECOVERY SOLUTIONS LLC, 2200 E DEVON AVE STE 200, DES PLAINES IL 60018-4501  
60849968 +BEST BUY CREDIT SERVICES, PO BOX 790441, SAINT LOUIS MO 63179-0441  
60849977 MN OFFICE OF HIGHER EDUCATION, PO BOX 64449, SAINT PAUL MN 55164-0449  
60849978 +NISSAN MOTOR ACCEPTANCE, PO BOX 660360, DALLAS TX 75266-0360  
60849979 RELIANCE RECOVERIES, PO BOX 29227, MINNEAPOLIS MN 55429-0227  
60849983 +ST ANTHONY SUMMIT MEDICAL CENTER, MEDI CREDIT INC, PO BOX 411187,  
SAINT LOUIS MO 63141-3187  
60849984 +VITAL RECOVERY SERVICES, PO BOX 923748, NORCROSS GA 30010-3748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: bankruptcy@hoglundlaw.com Oct 03 2014 22:03:50 Robert J. Hoglund,  
Hoglund, Chwialkowski & Mrozik, PLLC, 1781 West County Road B, P.O. Box 130938,  
Roseville, MN 55113

tr +EDI: BJRSTERMER.COM Oct 03 2014 22:08:00 J. Richard Stermer, Stermer Law Firm PLLC,  
202 N First St Ste 200, P O Box 445, Montevideo, MN 56265-0445  
smg +EDI: MINNDEPREV.COM Oct 03 2014 22:08:00 Minnesota Department of Revenue,  
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447  
ust +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Oct 03 2014 22:04:04 US Trustee,  
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
60849962 +EDI: AFNIRECOVERY.COM Oct 03 2014 22:08:00 AFNI, 1310 MARTIN LUTHER KING DR,  
BLOOMINGTON IL 61701-1465  
60849967 +EDI: CINGMIDLAND.COM Oct 03 2014 22:08:00 AT&T MOBILITY, PO BOX 6416,  
CAROL STREAM IL 60197-6416  
60849969 +EDI: BCSERVICES.COM Oct 03 2014 22:08:00 BOETTCHER AND ASSOCIATES, PO BOX 1317,  
LONGMONT CO 80502-1317  
60849970 +E-mail/Text: cms-bk@cms-collect.com Oct 03 2014 22:04:12 CAPITAL MANAGEMENT,  
698 1/2 OGDEN ST, BUFFALO NY 14206-2317  
60849971 EDI: CAPITALONE.COM Oct 03 2014 22:08:00 CAPITAL ONE, PO BOX 30253,  
SALT LAKE CITY UT 84130-0253  
60849972 +EDI: RMSC.COM Oct 03 2014 22:08:00 CARE CREDIT, PO BOX 960061, ORLANDO FL 32896-0061  
60849973 EDI: CHASE.COM Oct 03 2014 22:08:00 CHASE, PO BOX 15298, WILMINGTON DE 19850-5298  
60849974 +EDI: CITICORP.COM Oct 03 2014 22:08:00 Citi BANK, 701 E 60TH ST N,  
SIOUX FALLS SD 57104-0493  
60849975 +EDI: CITICORP.COM Oct 03 2014 22:08:00 CITIBANK, 701 E 60TH ST N,  
SIOUX FALLS SD 57104-0493  
60849976 +EDI: LTDFINANCIAL.COM Oct 03 2014 22:08:00 LTD FINANCIAL SERVICES LP,  
7322 SOUTHWEST FWY STE 1600, HOUSTON TX 77074-2134  
60849980 +EDI: NAVIENTFKASMSERV.COM Oct 03 2014 22:08:00 SALLIE MAE, PO BOX 9635,  
WILKES BARRE PA 18773-9635  
60849981 +EDI: RMSC.COM Oct 03 2014 22:08:00 SAMS CLUB-GE CAPITAL, PO BOX 965005,  
ORLANDO FL 32896-5005  
60849982 +EDI: DRIV.COM Oct 03 2014 22:08:00 SANTANDER CONSUMER, PO BOX 660633,  
DALLAS TX 75266-0633

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
60849965\* +AMY GOODSEN, 106 HIGHVIEW LN, BUFFALO MN 55313-1296

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2014

Signature: /s/Joseph Speetjens

District/off: 0864-4

User: grace  
Form ID: b9a

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Total Noticed: 28

Date Rcvd: Oct 03, 2014

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2014 at the address(es) listed below:

J. Richard Stermer rstermer@stermerlaw.com, mn21@ecfcbis.com  
Robert J. Hoglund on behalf of Debtor BRETT D GOODSEN bankruptcy@hoglundlaw.com  
US Trustee ustpregion12.mn.ecf@usdoj.gov

TOTAL: 3